

# Exhibit 18

Home Loan Modification Overview Chronology  
From 2007 to 2015

**August 29, 2012**

Karen D. Smith  
P.O. Box 22417  
Seattle, WA 98122  
206 329 9303  
206 329 9923 Fax

RE: Bank of America Loan # [REDACTED]  
Property Address: 819 21st Avenue, Seattle, WA 98122

**Attorney General's Office**  
**800 5<sup>th</sup> Ave, Suite 2000**  
**Seattle, WA 98104-3188**

Hello AG's Office,

I have been working on modifying my loan for several years now. I have done and supplied everything they have asked for. Prior to the National Mortgage Settlement I was set to go through mediation working with HUD Counseling group Solid Ground as my home was put into foreclosure as I was working on a loan modification and the last letter told me that I did not qualify because the Investor was not participating at this time. As you are well aware the mediation was first postponed and then cancelled per the letter I received from the State of Washington Department of Commerce, January 12, 2012.

Since the implementation of the National Mortgage Settlement came about I received a letter from Bank of America dated May 14, 2012 starting "We have reviewed your appeal of our decision that your loan is not eligible for the federal government's Home Affordable Modification Program. Unfortunately, this letter is to inform you that your loan is still not eligible for the program. If a foreclosure sale of your property was pending and on hold, that hold has been released and foreclosure proceedings have resumed..."

On May 23, 2012 I received a letter dated May 14, 2012 from Damion Bates informing me that he would be my dedicated Customer Relations Manager. I have spoken with over the past several months, in hopes of getting my loan modified.

On May 24, 2012 I received a letter thanking me for my interest in the modification program, with a request to complete the Hardship Affidavit/RMA and the IRS Form 4506-T. All items were completed and returned by the requested due date.

On June 26, 2012 I received a letter, with a request to complete the IRS Form 4506-T. Spoke with Mr. Bates for clarification since I had already sent and item was completed and returned by the requested due date.

I then received another request for additional information dated July 12, 2012. Again I spoke with Mr. Bates for clarification. All items completed, which consisted of 21 pages were returned by the requested due date. Items were faxed and I received the fax confirmation that all 21 pages were sent.

On August 3, 2012 I spoke with Damion Bates to make sure that they had received all 21 pages I had sent on July 27, 2012 via fax. He informed me that the documents had been received, were in review and that he would check back with me in 7 days for a status update on the process.

**KSMITH003297**

## Home Loan Modification Overview Chronology

From 2007 to 2015

On August 6, 2012 I received a letter dated August 3, 2012 via FedEx, stating "We reviewed your request for a home loan modification. Unfortunately, your home loan is not eligible for the modification assistance for the following reason(s): Your Loan is not eligible for a modification because you did not provide us with the documents we requested." I immediately called Mr. Bates. He said that he was not aware of the letter. He said that he would take a look at the file and how some items could have been incomplete. As he tried to rush me of the phone letting me know I could do a short sale and or call a counselor. I told him to hold up! I want to know what they are specifically referring too as I sent all they asked for and explained each item in the letter I sent as I did each time I sent them documents. He went on to say that there were three items: The Utility Bill I sent did not have the service address. Which was incorrect; How they asked for two months of Bank Statements, but they only got July; Again I asked were his pages numbered, he said yes, So I asked how is it that you received all 21 pages, yet the June statement is pages 8-12?; He just went on to say they did not get it and how I also did not send my 2010 and 2011 tax returns. I explained again about the information received from the IRS which was included in the documents I sent explain why they were having problems with the IRS FORM 4506-T, etc... I asked could I not just resend the information. He told me no, because now that I was declined that I would have to wait 30 days, I could resubmit , but I would have to start all over. He went on to tell me that I could look at other options and how Foreclosure can and will start. He also informed me that he would still be my rep though he would only follow up every 30 days vs 7 and only for the next 90 days.

I have every intention of refilling my application and paperwork. Though, my concern is that this all sounds like a way to just force me out. As I received a call from some realtor the same day asking had I gotten a letter for BOA about him helping me to short sale my home? I also contacted the HUD Counselor to request mediation just in case their plan was to foreclose on me right way before the 30 days in which I could reapply. I do not see what the big deal about resending the documents was. Documents I know they got and it is real clear cannot or choose not to read!

Thank you in advance for your time and if you have any other questions or need any additional information, please do not hesitate to contact me.

Sincerely,

Karen D. Smith

**KSMITH003298**